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Jnited States	Bank	ruptcy	y Cou	rt
Western Dis	strict	of Wis	consi	n

IN	RE:	Case No.
Ма	rtinez, Olga Pemberton	Chapter 7
	Debtor(s)	
	DISCLOSURE OF COMPENSATION OF ATTO	ORNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rend of or in connection with the bankruptcy case is as follows:	
	For legal services, I have agreed to accept	\$\$,
	Prior to the filing of this statement I have received	\$\$,
	Balance Due	\$\$
2.	The source of the compensation paid to me was: Debtor Other (specify):	
3.	The source of compensation to be paid to me is: \square Debtor \square Other (specify):	
4.	I have not agreed to share the above-disclosed compensation with any other person unless they	are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not together with a list of the names of the people sharing in the compensation, is attached.	t members or associates of my law firm. A copy of the agreement,
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bank	cruptcy case, including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining v b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be re c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adje d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed] 	equired; ourned hearings thereof;
5.	By agreement with the debtor(s), the above disclosed fee does not include the following services:	

/s/ Kendalynn Jackson

Kendalynn Jackson

Signature of Attorney

Name of Law Firm

March 4, 2008

Date

proceeding.

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

IOTICE TO INDIVIDUAL CONSUMED DEPTOR UNDER \$ 242/b) OF THE PANISHIDTCY CODE

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	-

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Martinez, Olga Pemberton	X /s/ Olga P. Martinez	3/04/2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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Official Form 22A (Chapter 7) (04/07)

In re: Martinez	, Olga Pemberton	
	Debtor(s)	
Case Number:		
	(If known)	

•				
According to the	calculations	required b	y this	statement:

☐ The presumption arises

▼ The presumption does not arise

(Check the box as directed in Parts I, III, and VI of this statement.)

Desc Main

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

	Part I. EXCLUSION F	OR DISABLED VETER	ANS					
1	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement. Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).							
	Part II. CALCULATION OF MONTH	LY INCOME FOR § 707	(b)(7)	EXCLUSIO	N			
	Marital/filing status. Check the box that applies and complete	the balance of this part of this state	ment as	directed.				
	a. 1 Unmarried. Complete only Column A ("Debtor's Incor	me") for Lines 3-11.						
	b. Married, not filing jointly, with declaration of separate ho spouse and I are legally separated under applicable nor of evading the requirements of § 707(b)(2)(A) of the Bar 3-11.	n-bankruptcy law or my spouse and I nkruptcy Code." Complete only Colo	are livin umn A ("	g apart other than Debtor's Income	for the purpose ") for Lines			
2	c. Married, not filing jointly, without the declaration of sepa ("Debtor's Income") and Column B (Spouse's Income	e) for Lines 3-11.						
	d. Married, filing jointly. Complete both Column A ("Debt		ouse's Ir	-				
	All figures must reflect average monthly income received from calendar months prior to filing the bankruptcy case, ending on If the amount of monthly income varied during the six months, and enter the result on the appropriate line.	the last day of the month before the		Column A Debtor's Income	Column B Spouse's Income			
3	Gross wages, salary, tips, bonuses, overtime, commission	S.		\$ 4,103.63	\$			
	Income from the operation of a business, profession or far the difference in the appropriate column(s) of Line 4. Do not er include any part of the business expenses entered Line ba	nter a number less than zero. Do no t	enter :					
4	a. Gross receipts	\$						
	b. Ordinary and necessary business expenses	\$						
	c. Business income	Subtract Line b from Line a		\$	\$			
	Rent and other real property income. Subtract Line b from Li appropriate column(s) of Line 5. Do not enter a number less th operating expenses entered on Line b as a deduction in Pa	an zero. Do not include any part of	the					
5	a. Gross receipts	\$						
	b. Ordinary and necessary operating expenses	\$						
	c. Rent and other real property income	Subtract Line b from Line a		\$	\$			
6	Interest, dividends, and royalties.			\$	\$			
7	Pension and retirement income.			\$	\$			
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of				\$			
9	Unemployment compensation. Enter the amount in the appropriate contend that unemployment compensation received by you social Security Act, do not list the amount of such compensation amount in the space below:	u or your spouse was a benefit unde	r the					
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$	Spouse \$						

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Official Form 22A (Chapter 7) (04/07) - Cont.

Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount.							
10	a.			\$			
	b.			\$			
	│	I al and enter on Line 10			\$	\$	
			10 in 1	O-liver A and if	•	+	
11	Colur	notal of Current Monthly Income for § 707(b)(7). Add Lines 3 through 10 in Column B. Enter the tot	al(s).		\$ 4,103.63	\$	
12	Colur	I Current Monthly Income for § 707(b)(7). If Column B has be nn A to Line 11, Column B, and enter the total. If Column B has not b int from Line 11, Column A.			\$		4,103.63
		Part III. APPLICATION OF § 70	07(B)(7)	EXCLUSION			
13		ualized Current Monthly Income for § 707(b)(7). Multiply the the result.	amount fro	m Line 12 by the nur	nber 12 and	\$	49,243.56
14		icable median family income. Enter the median family income information is available by family size at www.usdoj.gov/ust/ or from the state of the state o					
	a. En	ter debtor's state of residence: Wisconsin b	. Enter deb	tor's household size:	_4_	\$	73,359.00
	Appl	ication of Section707(b)(7). Check the applicable box and proc	eed as dire	cted.			
15	🗹 1	The amount on Line 13 is less than or equal to the amount the top of page 1 of this statement, and complete Part VIII; do not complete.	nt on Line omplete Pa	e 14. Check the box f rts IV, V, VI, or VII.	or "The presumpti	on do	es not arise"
	י 🗆	The amount on Line 13 is more than the amount on Line	14. Comple	ete the remaining part	s of this statemen	t.	
		Complete Parts IV, V, VI, and VII of this staten	nent only	if required. (See I	_ine 15.)		
		Part IV. CALCULATION OF CURRENT MO	NTHLY	INCOME FOR	§ 707(b)(2)		
16 Enter the amount from Line 12.					\$		
Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.					\$		
18	Curr	ent monthly income for § 707(b)(2). Subtract Line 17 from Lin	e 16 and en	ter the result.		\$	
		Part V. CALCULATION OF DEDUCTIONS	ALLOV	VED UNDER §	707(b)(2)		
		Subpart A: Deductions under Standards of t	he Interr	nal Revenue Ser	vice (IRS)		
19	"Total	onal Standards: food, clothing, household supplies, pers " amount from IRS National Standards for Allowable Living Expenses information is available at www.usdoj.gov/ust/ or from the clerk of the	s for the app	olicable family size ar			
						\$	
20A	Utilitie	al Standards: housing and utilities; non-mortgage expenses Standards; non-mortgage expenses for the applicable county and				œ.	
	www.usdoi.gov/ust/ or from the clerk of the bankruptcy court). Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoi.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.					\$	
20B	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$				
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$				
	C.	Net mortgage/rental expense	Subtract L	ine b from Line a		\$	
		Il Standards: housing and utilities; adjustment. If you conte loes not accurately compute the allowance to which you are entitled u					

enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space

\$

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below:

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Official Form 22A (Chapter 7) (04/07) - Cont.

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	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.					
22	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.					
	□ 0 □ 1 □ 2 or more.					
	Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 2 or more. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments					
23	for an	y debts secured by Vehicle 1, as stated in Line 42; subtract Line b from nter an amount less than zero.	Line a and enter the result in L	ine 23. Do		
	a.	IRS Transportation Standards, Ownership Costs, First Car	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$			
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a		\$	
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.					
24	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$			
	C.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a		\$	
25	state,	r Necessary Expenses: taxes. Enter the total average monthly ex and local taxes, other than real estate and sales taxes, such as income ity taxes, and Medicare taxes. Do not include real estate or sales taxes.	taxes, self employment taxes,		\$	
26	dedu	r Necessary Expenses: mandatory payroll deductions. Entections that are required for your employment, such as mandatory retirem Do not include discretionary amounts, such as non-mandatory 40°	ent contributions, union dues, a		\$	
27	insura	r Necessary Expenses: life insurance. Enter average monthly pance for yourself. Do not include premiums for insurance on your de of insurance.			\$	
28	pay p	r Necessary Expenses: court-ordered payments. Enter the to ursuant to court order, such as spousal or child support payments. Do nations included in Line 44.			\$	
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged					
30		r Necessary Expenses: childcare. Enter the average monthly amonth as baby-sitting, day care, nursery and preschool. Do not include other		on childcare	\$	
31	Othe care	r Necessary Expenses: health care. Enter the average monthly expenses that are not reimbursed by insurance or paid by a health saving insurance or health savings accounts listed in Line 34.	amount that you actually expen		\$	
32	Othe pay fo waitin	r Necessary Expenses: telecommunication services. Enter to relecommunication services other than your basic home telephone se g, caller id, special long distance, or internet service — to the extent needependents. Do not include any amount previously deducted.	rvice — such as cell phones, pa	agers, call	\$	
33	Tota	I Expenses Allowed under IRS Standards. Enter the total of Lir	nes 19 through 32.		\$	

claims), divided by 60.

Page 7 of 41 Document Official Form 22A (Chapter 7) (04/07) - Cont. Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories. Health Insurance 34 \$ b. Disability Insurance \$ Health Savings Account C. Total: Add Lines a, b and c Continued contributions to the care of household or family members. Enter the actual monthly expenses 35 that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. \$ Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the 36 safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards 37 for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. \$ Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent 38 children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards. \$ Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. \$ Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or 40 financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). \$ Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40 \$ **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page. 60-month Name of Creditor Property Securing the Debt Average Pmt 42 b. \$ c. \$ Total: Add lines a, b and c. \$ Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. 1/60th of the 43 Property Securing the Debt Cure Amount Name of Creditor \$ a. b. \$ c. \$ Total: Add lines a, b and c. \$

Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony

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Official	Form	Document Page 22A (Chapter 7) (04/07) - Cont.	e 8 of 41	
		pter 13 administrative expenses. If you are eligible to file a case , multiply the amount in Line a by the amount in Line b, and enter the re		
	a.	Projected average monthly Chapter 13 plan payment.	\$	
45	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x	
	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$
46	Tota	al Deductions for Debt Payment. Enter the total of Lines 42 throu	gh 45.	\$
		Subpart D: Total Deductions Allov	wed under § 707(b)(2)	
47	Tota	al of all deductions allowed under § 707(b)(2). Enter the total of	of Lines 33, 41, and 46.	\$
		Part VI. DETERMINATION OF § 70	7(b)(2) PRESUMPTION	
48	Ente	er the amount from Line 18 (Current monthly income for §	707(b)(2))	\$
49	Ente	er the amount from Line 47 (Total of all deductions allowed	l under § 707(b)(2))	\$
50	Mon	thly disposable income under § 707(b)(2). Subtract Line 49 fro	om Line 48 and enter the result.	\$
51	60-n resul	nonth disposable income under § 707(b)(2). Multiply the amou	nt in Line 50 by the number 60 and enter the	\$
	Initia	al presumption determination. Check the applicable box and pro	ceed as directed.	•
		The amount on Line 51 is less than \$6,575. Check the box for statement, and complete the verification in Part VIII. Do not complete the		page 1 of this

50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$
	Initial presumption determination. Check the applicable box and proceed as directed.	
	The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of pa statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.	ge 1 of this
52	The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of F	
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (L. 55).	Lines 53 though
53	Enter the amount of your total non-priority unsecured debt.	\$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
	Secondary presumption determination. Check the applicable box and proceed as directed.	
55	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not ar page 1 of this statement, and complete the verification in Part VIII.	rise" at the top of
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presun the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	nption arises" at
	Part VII. ADDITIONAL EXPENSE CLAIMS	
	FAIL VII. AUDITIONAL EXPENSE CLAIMS	

		Part VII. ADDITIONAL EXPENSE CLAIMS		
	you a	Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are record your family and that you contend should be an additional deduction from your current monthly inconstary, list additional sources on a separate page. All figures should reflect your average monthly expenses.	ome under § 707(b)(2)(A)(i	ii)(I). If
		Expense Description	Monthly Amount	
56	a.		\$	
	b.		\$	
	C.		\$	
		Total: Add Lines a, b and c	\$	

	Part VIII. VERIFICATION						
	I declare under penalty of perjury that sign.)	the information provided in this statement is true and correct. (If this a joint case, both debtors must					
57	Date: March 4, 2008	Signature: /s/ Olga P. Martinez (Debtor)					
	Date:	Signature:(Joint Debtor, if any)					

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Case 3-08-10952-rdm Doc 1 Filed 03/04/08 Entered 03/04/08 10:18:15 Desc Main (Official Form 1) (04/07) Document Page 9 of 41

(Official Form 1) (04/07)		Document	Paye 9 01 4	<u> </u>	
		Sankruptcy Co ict of Wiscons			Voluntary Petition
Name of Debtor (if individual, enter Last Martinez, Olga Pemberton	, First, Middle):		Name of Joint Del	otor (Spouse) (Last, First	, Middle):
All Other Names used by the Debtor in the (include married, maiden, and trade name)			used by the Joint Debtor maiden, and trade names		
Last four digits of Soc. Sec. No./Complet than one, state all): 2853	e EIN or other Tax I	I.D. No. (if more	Last four digits of than one, state all)	•	EIN or other Tax I.D. No. (if more
Street Address of Debtor (No. & Street, 0 339 W. Grand Apt. 117	City, State & Zip Coo	de):	Street Address of .	Joint Debtor (No. & Stre	et, City, State & Zip Code):
Beloit, WI	ZIPCOI	DE 53511	ZIPCODE		
County of Residence or of the Principal Place of Business:			County of Residen	ace or of the Principal Pla	
Mailing Address of Debtor (if different f		Mailing Address of	of Joint Debtor (if differe	nt from street address):	
	ZIPCOI	DE			ZIPCODE
Location of Principal Assets of Business	Debtor (if different f	from street address abo	ove):		
					ZIPCODE
Type of Debtor (Form of Organization)		Nature of Bu (Check one			ankruptcy Code Under Which on is Filed (Check one box.)
(Check one box.) ☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, ☐ Commodity Broker			-		
check this box and state type of entity		Tax-Exempt (Check box, if apebtor is a tax-exempt of itle 26 of the United Statement Revenue Code).	opplicable.) organization under tates Code (the	Debts are primari debts, defined in \$ 101(8) as "incur individual primari personal, family, ohold purpose."	11 U.S.C. business debts. rred by an ily for a
Filing Fee (C ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (A attach signed application for the court' is unable to pay fee except in installments 3A.	fying that the debtor	Debtor is not a: Check if: Debtor's aggreg	small business debtor as	Debtors: ined in 11 U.S.C. § 101(51D). defined in 11 U.S.C. § 101(51D). lated debts owed to non-insiders or	
Filing Fee waiver requested (Applicab attach signed application for the court'	• /	Check all applical A plan is being Acceptances of	ble boxes: filed with this petition	prepetition from one or more classes of § 1126(b).	
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					PACE IS FOR COURT USE ONLY
Estimated Number of Creditors					
1- 50- 100- 200- 49 99 199 999 21	1,000- 5,001- 5,000 10,000	10,001- 25,00 25,000 50,00	*	Over 100,000	
Estimated Assets \$\Begin{array}{ c c c c c c c c c c c c c c c c c c c	\$100,000	to \$1 millio	on	than	
\$10,000 \$100,000 Estimated Liabilities	\$1 million		llion \$100	million	
\$50,000 to \$50,000 to \$100,000	\$100,000 \$1 million			than million	

of the petition.

Voluntary Petition		Nai	ne of Debtor(s):	
(Official Form 1) (04/07)	Document	Pa	ge 11 of 41	FORM B1
	Doc 1 Filed 03/0	4/08	Entered 03/04/08 10:18:15	Desc Main

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Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Debtor	Olga P. Martinez
	•
Signature of Joint Debtor	
Telephone Number (If not represente	d by attorney)
March 4. 2008	d by attorney)

Signature of a Foreign Representative

FORM B1, Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only **one** box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of	Foreign Repres	sentative	
Printed Nan	ne of Foreign Re	epresentative	
	_	-	

Signature of Attorney

X /s/ Kendalynn Jackson

Signature of Attorney for Debtor(s)

Kendalynn Jackson 1037392

Printed Name of Attorney for Debtor(s)

Kendalynn Jackson

Firm Name

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816 4th Street

Address

Beloit, WI 53511

(608) 313-3100

Telephone Number

March 4, 2008

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address			

X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional

A bankruptcy petition preparer's failure to comply with the provisions

sheets conforming to the appropriate official form for each person.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signatu	re of Authorize	d Individual		
Printed	Name of Author	rized Individua	l	
Title of	Authorized Ind	ividual		

Case 3-08-10952-rdm Official Form 1, Exhibit D (10/06)

Doc 1 Filed 03/04/08 Entered 03/04/08 10:18:15 Desc Main Document Page 12 of 41 **United States Bankruptcy Court**

Western District of Wisconsin

Western Distric	ct of Wisconsin
IN RE:	Case No.
Martinez, Olga Pemberton	Chapter 7
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR WITH CREDIT COUNSI	
Warning: You must be able to check truthfully one of the five stated so, you are not eligible to file a bankruptcy case, and the count whatever filing fee you paid, and your creditors will be able to rand you file another bankruptcy case later, you may be required to stop creditors collection activities.	rt can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is fi one of the five statements below and attach any documents as direct	
1. Within the 180 days before the filing of my bankruptcy case the United States trustee or bankruptcy administrator that outlined to performing a related budget analysis, and I have a certificate from the certificate and a copy of any debt repayment plan developed through	the opportunities for available credit counseling and assisted me in a agency describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case the United States trustee or bankruptcy administrator that outlined to performing a related budget analysis, but I do not have a certificate find a copy of a certificate from the agency describing the services provide the agency no later than 15 days after your bankruptcy case is filed	the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file led to you and a copy of any debt repayment plan developed through
3. I certify that I requested credit counseling services from an application days from the time I made my request, and the following exigent requirement so I can file my bankruptcy case now. [Must be accompanient content of the counterpart o	circumstances merit a temporary waiver of the credit counseling
If the court is satisfied with the reasons stated in your motion, is obtain the credit counseling briefing within the first 30 days after; the agency that provided the briefing, together with a copy of a extension of the 30-day deadline can be granted only for cause and be filed within the 30-day period. Failure to fulfill these requires satisfied with your reasons for filing your bankruptcy case without dismissed.	you file your bankruptcy case and promptly file a certificate from any debt management plan developed through the agency. Any d is limited to a maximum of 15 days. A motion for extension must ements may result in dismissal of your case. If the court is not
 4. I am not required to receive a credit counseling briefing becaus motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by 	se of: [Check the applicable statement.] [Must be accompanied by a y reason of mental illness or mental deficiency so as to be incapable
of realizing and making rational decisions with respect to fin Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically participate in a credit counseling briefing in person, by telepl Active military duty in a military combat zone.	impaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has dete	rmined that the credit counseling requirement of 11 U.S.C. § 109(h)

Date: March 4, 2008

Signature of Debtor: /s/ Olga P. Martinez

I certify under penalty of perjury that the information provided above is true and correct.

Official Form 6 - Summary (10/06)

Document Page 13 of 41 United States Bankruptcy Court **Western District of Wisconsin**

IN RE:	Case No.
Martinez, Olga Pemberton	Chapter 7
Debtor(s)	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 89,500.00		
B - Personal Property	Yes	2	\$ 1,795.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 110,086.23	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 49,322.94	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 1,313.82
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,816.00
	TOTAL	16	\$ 91,295.00	\$ 159,409.17	

Case 3-08-10952-rdm Official Form 6 - Statistical Summary (10/06)

Doc 1 Filed 03/04/08 Entered 03/04/08 10:18:15 Document Page 14 of 41 **United States Bankrupcty Court**

Western District of Wisconsin

Desc Main

IN RE:	Case No
Martinez, Olga Pemberton	Chapter 7
Debtor(s)	• • •

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,313.82
Average Expenses (from Schedule J, Line 18)	\$ 1,816.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 4,103.63

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 20,586.23
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 49,322.94
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 69,909.17

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IN RE Martinez, Olga Pemberton

Case	Nο

SCHEDULE A - REAL PROPERTY

Debtor(s)

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

House - 1503 Portland Ave., Beloit, Wisconsin 53511	Fee Simple		SECURED CLAIM OR EXEMPTION 89,500.00	93,278.23
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR	AMOUNT OF SECURED CLAIM

TOTAL

89,500.00

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IN	$\mathbf{R}\mathbf{F}$	Martinez,	Olga	Pem	berton
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	 Case No	
Debtor(s)		

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SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash		20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, include audio, video, and computer equipment.		television (\$50), living room sofa set (\$500), bed & dresser (\$200), dining room table set (\$75), refridgerator (\$200), stove (\$250),		1,275.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		cloths		500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	Х			
				1	

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IN RE Martinez, Olga Pemberton

- (Case	Nο

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Mitshubishi Montero (130,000 miles) 4 door		0.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
			TO	 TAL	1,795.00

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Official Form 6C (04/07)
IN RE Martinez, Olga Pemberton

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_____ Case No. _____

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash	11 USC § 522(d)(5)	20.00	20.00
television (\$50), living room sofa set (\$500), bed & dresser (\$200), dining room table set (\$75), refridgerator (\$200), stove (\$250),	11 USC § 522(d)(3)	1,275.00	1,275.00
cloths	11 USC § 522(d)(3)	500.00	500.00

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IN RE Martinez, Olga Pemberton

Case No.

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 674900170364927			3/2007 car loan 2000 mitshubishi				16,808.00	16,808.00
Citifinancial Inc. 2228 Humes Road Unit 1 Janesville, WI 53545			montero					
			VALUE \$					
ACCOUNT NO. 7438487787			9/2004 mortgage 1503 Portland Ave.,				93,278.23	3,778.23
Homecomings Financial 1503 Portland Ave. Beloit, WI 53511			Beloit, Wisconsin 53511					
			VALUE \$ 89,500.00					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.					-			
The control			VALUE \$					
occurring continuation sheets attached			(Total of	Sul his			\$ 110,086.2 3	\$ 20,586.23
		J)	Use only on last page of the completed Schedule D. Report the Summary of Schedules, and if applicable, on the schedules.	rt al		n	. 440 000 00	

Summary of Certain Liabilities and Related Data.) | \$ 110,086.23 | \$

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Case No.

IN RE Martinez, Olga Pemberton

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Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. [V] Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). **Certain farmers and fishermen** Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

Official Form 6F (10/06)	-10952-rdm
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Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Case No.

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 154386			12/2007 personal loan				
Advance America Cash Advance 2600 Braigan Rd. Ste. D Beloit, WI 53511							915.00
ACCOUNT NO. 1828335			Collection agency for Beloit Radiology LTD			H	313.00
Associated Collectors, Inc. P.O. Box 1039 Janesville, WI 53547			(\$258.00)				0.00
ACCOUNT NO. 137473			11/2007 medicial services				
Beloit Clinic 1905 Huebbe Parkway Beloit, WI 53511							347.50
ACCOUNT NO. 019344779			11/2007 medical services				347.30
Beloit Memorial Hospital 1969 W. Hart Road Beloit, WI 53511							450.00
				Sub	tot	1	150.00
4 continuation sheets attached			(Total of the Completed Schedule F. Report the Summary of Schedules and, if applicable, on the Summary of Certain Liabilities and Relate	nis p T t als tatis	age Fota o o stica	e) al on al	\$ 1,412.50

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(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		((Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. MAROLO02			4/2006 medical services				
Beloit Radiology Ltd 2101 Riverside Drive Beloit, WI 53511							258.00
ACCOUNT NO. 262934			11/2007 water bill				
Beloit Utitilies 100 State Street Beloit, WI 53511							251.00
ACCOUNT NO. 941704135264330			5/2007 personal loan				231.00
Beneficial 3000 Milton Avenue Janesville, WI 53545							8,356.72
ACCOUNT NO. 4862-3626-4170-3320			11/2007 credit card				,
Capital One P.O Box 60024 City Of Industry, CA 91716							737.00
ACCOUNT NO. 4428-2806-6119-2280			11/2007 credit card				
Cardmember Services P.O. Box 790408 St. Louis, MO 63179							3,483.00
ACCOUNT NO. 104256			2/2007 medical services				,
Chiro Care 654 Bluff Street Beloit, WI 53511							106.00
ACCOUNT NO. 674900170359372			7/2007 personal loan			H	100.00
Citifinancial Inc. 2228 Humes Road Unit 1 Janesville, WI 53545							
							13,657.00
Sheet no1 of4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_		;)	\$ 26,848.72
					Uli	11	

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Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)		_		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4888-9389-9938-9745			collection agency for Bank of America				
Creditors Financial Group P.O Box 440290 Aurora, CO 80044							0.00
ACCOUNT NO. 6011-3800-0860-4092			11/2007 credit card				0.00
Direct Rewards P.O. Box 5241 Carol Stream, IL 60197							1,237.00
ACCOUNT NO. 44282066119			12/2007 credit card		Г		1,207.00
Elan Financial Services 777 E. Wisconsin Ave. Milwaukee, WI 53202							3,449.00
ACCOUNT NO. 4006434			11/2007 personal loan		H		0,440.00
EZ Payday Loans 2632 Prairie Ave. Beloit, WI 53511							869.00
ACCOUNT NO. 4869-5571-0818-2289			10/07 credit card				009.00
First Premier Bank P.O. Box 5147 Sioux Falls, SD 57117			10/07 Grount start				415.00
ACCOUNT NO. 601138000860			2/2007 credit card		H		410.00
HSBC Bank P.O. Box 97280 Portland, OR 97280							4 202 00
ACCOUNT NO. 80306526			12/2006 medical services	+	\vdash	H	1,303.00
Mercy Health System P.O. Box 8188 Janesville, WI 53547			12200 Modifications				
							366.00
Sheet no 2 of 4 continuation sheets attached			1	Sub			
Schedule of Creditors Holding Unsecured Nonpriority Claim	ns		(Total of		oage Fota	F	\$ 7,639.00
					· ou	~*	

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

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Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			11/2006 medical services	П		T	
Mercy Health System P.O. Box 5003 Janesville, WI 53547							4,873.72
ACCOUNT NO. 004405804975			collection agency for Verizon Wireless (\$565.00)	\forall			4,013.12
National Enterprise Systems 29125 Solon Road Solon, OH 44139							0.00
ACCOUNT NO. 2580074755			12/2007 personal loan	+			0.00
National Quik Cash 2228 Humes Rd. Ste. 2 Janesville, WI 53545							610.00
ACCOUNT NO. 5049948084557695			collectional agency for Citibank	\Box			
NCO Financial Systems 507 Prudential Road Horshan, PA 19044							0.00
ACCOUNT NO. 206-13410415			2007 property taxes	+			0.00
Rock County Treasurer P.O. Box 1975 Janesville, WI 53547							2,092.00
ACCOUNT NO. 5049948084557695			2007 credit card	\forall			2,032.00
Sears Premier Card P.O. Box 183081 Columbus, OH 43218							404.00
ACCOUNT NO. 106226228 , 21877 , 2438110	+		11/2006 personal loan (\$604)	H		\dashv	484.00
Security Finance Corp. Of Wisconsin 28 State Street, Unit B Beloit, WI 53511			7/2007 personal loan (\$768) 9/2007 personal loan (\$835)				
						Ц	2,207.00
Sheet no 3 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	_		()	\$ 10,266.72

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the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$

(Use only on last page of the completed Schedule F. Report also on

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the Summary of Schedules, and if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

49,322.94

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 07780			12/2007 personal loan	+	_	T	
The Cash Store 321 State Street Beloit, WI 53511							1,119.00
ACCOUNT NO. 137473			collection agency for Beloit Clinic (\$357.24)	+			1,11000
United Credit Service Inc. 15 N. Lincoln Street Elkhorn, WI 53121							
ACCOUNT NO. 4405-804-975-420			2/2006 telephone service	+	Ł	+-	0.00
Verizon Wireless P.O. Box 1850 Folsom, CA 95763			2/2000 telephone service				565.00
ACCOUNT NO. 4071-1000-1674-4090			10/2007 credit card	+	+		333.33
Wells Fargo Financial Bank P.O. Box 98751 Las Vegas, NV 89193							1,472.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no4 of4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of		page	e)	\$ 3,156.00
			(Use only on last page of the completed Schedule F. Repo	ort als	Totaso c	on	

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

T	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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IN RE Martinez, Olga Pemberton

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status	DEPENDE	ENTS OF DEBTOR ANI	SPOLL	(SF		
Single	RELATIONSHIP(S):	EM19 OL DED LOK WAT	SFOO	SE	AGE(S):	
og.c	Daughter Son Parent				AUL(S).	
EMPLOYMENT:	DEBTOR	ī		SPOUSE		
	DERIOR			SPOUSE		
How long employed Address of Employer 418 Co	a Foods Corp onde Rd. ville, Wisconsin 53546					
INCOME: (Estimate of av	erage or projected monthly income at time case t	filed)		DEBTOR	SPO	USE
1. Current monthly gross wa	ages, salary, and commissions (prorate if not pai		\$	1,597.05	\$ \$	
3. SUBTOTAL			\$	2,632.20	\$	
4. LESS PAYROLL DEDU a. Payroll taxes and Socia			\$	531.31	\$	
b. Insurance			\$	252.16	\$	
c. Union dues d. Other (specify) See S	Schedule Attached		\$	534.90	\$	—
u. Other (specify)	Torreduce Attached		\$ 		\$ ————	
5. SUBTOTAL OF PAYR	COLL DEDUCTIONS		\$	1,318.37	\$	
6. TOTAL NET MONTH	LY TAKE HOME PAY		\$	1,313.83	\$	
7. Regular income from ope	eration of business or profession or farm (attach	detailed statement)	\$		\$	
8. Income from real propert	.y		\$		\$	
9. Interest and dividends	on over out novements novelle to the debter for the	a dahtan'a yaa an	\$		\$	
10. Alimony, maintenance of that of dependents listed about 11. Social Security or other		e debtor's use or	\$		\$	
	6		\$		\$	
			\$		\$	
12. Pension or retirement in13. Other monthly income	icome		\$		\$	
(Specify)			\$		\$	
			\$		\$	
			» —		a	
14. SUBTOTAL OF LINE	ES 7 THROUGH 13		\$		\$	
15. AVERAGE MONTHI	LY INCOME (Add amounts shown on lines 6 ar	nd 14)	\$	1,313.83	\$	
	GE MONTHLY INCOME : (Combine column epeat total reported on line 15)	totals from line 15;		\$	1,313.83	

(Report also on Summary of Schedules and, if applicable, on

Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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Debtor(s)

_____ Case No. _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

	DEBTOR	SPOUSE
Other Payroll Deductions:		
401K Loan	139.75	
401 K	263.25	
Dental Insurance	30.20	
Life Insurance	6.28	
Supee	2.60	
Supch	1.34	
Stdbuy	16.90	
Ltd	8.28	
Wlife	22.97	
Fsh	43.33	

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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

	L (D)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prora quarterly, semi-annually, or annually to show monthly rate.	te any payments	s made biweekly,
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet expenditures labeled "Spouse."	e a separate	schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	550.00
a. Are real estate taxes included? Yes No ✓		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	
c. Telephone	\$	40.00
d. Other Cable	— <u>\$</u> —	70.00 25.00
3. Home maintenance (repairs and upkeep)	— • —	25.00
4. Food	\$	250.00
5. Clothing	\$ ——	100.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	40.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	20.00
10. Charitable contributions	\$	25.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	2 —	
c. Health d. Auto	\$	50.00
0.1	\$ ——	
e. Other	— \$ —	
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	
(Specify)	\$	
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	276.00
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)17. Other	\$	
	— • —	
	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	1,816.00
19 Describe any increase or decrease in expenditures anticipated to occur within the year following the filing	of this docu	ment·

None

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 1,313.82
b. Average monthly expenses from Line 18 above	\$1,816.00
c Monthly net income (a minus b)	\$ -502.18

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(Print or type name of individual signing on behalf of debtor)

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Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

Date: March 4, 2008	Signature: /s/ Olga P. Martin	uez
	Olga P. Martinez	
Date:	Signature:	(Joint Debtor, if any)
		[If joint case, both spouses must sign.]
DECLARATION AND	SIGNATURE OF NON-ATTORNEY BAN	NKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided thand 342 (b); and, (3) if rules or gu	e debtor with a copy of this document and t idelines have been promulgated pursuant to e given the debtor notice of the maximum as	arer as defined in 11 U.S.C. § 110; (2) I prepared this document for he notices and information required under 11 U.S.C. §§ 110(b), 110(h), o 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by mount before preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any If the bankruptcy petition preparences properties of the person, or partner who	is not an individual, state the name, title	Social Security No. (Required by 11 U.S.C. § 110.) (if any), address, and social security number of the officer, principal,
Address		_
Signature of Bankruptcy Petition Prepar	er	Date
Names and Social Security numbers is not an individual:	of all other individuals who prepared or ass	sisted in preparing this document, unless the bankruptcy petition preparer
If more than one person prepared the	nis document, attach additional signed sheet	ts conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's fa imprisonment or both. 11 U.S.C. §		l and the Federal Rules of Bankruptcy Procedure may result in fines or
DECLARATION U	NDER PENALTY OF PERJURY ON I	BEHALF OF CORPORATION OR PARTNERSHIP
I, the	(the preside	ent or other officer or an authorized agent of the corporation or a
(corporation or partnership) nar	sheets (total shown on summary page	er penalty of perjury that I have read the foregoing summary and age plus 1), and that they are true and correct to the best of my

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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United States Bankruptcy Court Western District of Wisconsin

IN RE:	Case No.
Martinez, Olga Pemberton	Chapter 7
Debtor(s)	- · <u>F</u> · ·

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 35,090.00 2007 Taxes 36,949.00 2006 Taxes

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR **Homecomings Financial**

DATES OF PAYMENTS 11/15/07

AMOUNT **PAID** 1.228.00

AMOUNT STILL OWING 93,278.00

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b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Family Services Of Southern Wisconsin & **Northern Illinois 423 Bluff Street Beloit, WI 53511**

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 12/14/07

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 25.00

2/13/08 1,000.00

Attorney Kendalynn Jackson 816 4th Street **Beloit, WI 53511**

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10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 \checkmark

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15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

1503 Portland Ave., Beloit, Wisconsin 53511

NAME USED Olga Martinez, Olga Pemberton DATES OF OCCUPANCY

1998-2008

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Miquel Pemberton

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

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None	b. List the n

ame and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: March 4, 2008	Signature /s/ Olga P. Martinez	
	of Debtor	Olga P. Martinez
Date:	Signature	
	of Joint Debtor	
	(if any)	

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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United States Bankruptcy Court
Western District of Wisconsin

IN RE:			Case No.			
Martinez, Olga Pemberton			Chapter 7			
Debtor(s)						
CHA	APTER 7 INDIVIDUAL	DEBTOR'S STATEMI	ENT OF INTEN	TION		
✓ I have filed a schedule of ass ☐ I have filed a schedule of exe ✓ I intend to do the following v	ecutory contracts and unexpired	leases which includes personal	property subject to		ed lease.	
	Creditor's Name		Property will be Surrendered	Property is claimed as	Property will be redeemed pursuant to 11	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2000 Mitshubishi Montero		al Inc	be surrendered	exempt	U.S.C. § 722	<u>√</u>
2000 IIII.OII abioiii iii oiii.oi	(100,000 111100) Oliminario					·
Description of Leased Property		Lessor's Name				Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
	P. Martinez					
Date Olga P. M	lartinez	Debtor		Joi	nt Debtor (i	f applicable)
I declare under penalty of perjudent and 342 (b); and, (3) if rules or bankruptcy petition preparers, I any fee from the debtor, as requ	d the debtor with a copy of this d guidelines have been promulgat have given the debtor notice of the	petition preparer as defined a ocument and the notices and in an ped pursuant to 11 U.S.C. § 11	in 11 U.S.C. § 110; nformation required to 10(h) setting a maxir	(2) I prej under 11 U num fee fo	pared this d J.S.C. §§ 110 or services cl	ocument for 0(b), 110(h), hargeable by
Printed or Typed Name and Title, if If the bankruptcy petition preparesponsible person, or partner was a second or partner was	urer is not an individual, state		Social Security ss, and social securit	_	-	
Address						
Signature of Bankruptcy Petition Pre	parer		Date			
Names and Social Security numbis not an individual:	pers of all other individuals who	prepared or assisted in preparin	g this document, unle	ess the ban	kruptcy petit	tion preparer
If more than one person prepare	d this document, attach addition	al signed sheets conforming to	the appropriate Offi	cial Form	for each per	son.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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IN RE:		Case No.
Martinez, Olga Pemberton		Chapter 7
-	Debtor(s)	
	VERIFICATION OF CREDITOR	MATRIX
The above named debtor(s) hereby	verify(ies) that the attached matrix listing of	ereditors is true to the best of my(our) knowledge.
Date: March 4, 2008	Signature: /s/ Olga P. Martinez	
	Olga P. Martinez	Debtor
Date:	Signature:	
		Joint Debtor, if any

Advance America Cash Advance 2600 Braigan Rd. Ste. D Beloit, WI 53511

Associated Collectors, Inc. P.O. Box 1039 Janesville, WI 53547

Beloit Clinic 1905 Huebbe Parkway Beloit, WI 53511

Beloit Memorial Hospital 1969 W. Hart Road Beloit, WI 53511

Beloit Radiology Ltd 2101 Riverside Drive Beloit, WI 53511

Beloit Utitilies 100 State Street Beloit, WI 53511

Beneficial 3000 Milton Avenue Janesville, WI 53545

Capital One P.O Box 60024 City Of Industry, CA 91716

Cardmember Services P.O. Box 790408 St. Louis, MO 63179 Chiro Care 654 Bluff Street Beloit, WI 53511

Citifinancial Inc. 2228 Humes Road Unit 1 Janesville, WI 53545

Creditors Financial Group P.O Box 440290 Aurora, CO 80044

Direct Rewards P.O. Box 5241 Carol Stream, IL 60197

Elan Financial Services 777 E. Wisconsin Ave. Milwaukee, WI 53202

EZ Payday Loans 2632 Prairie Ave. Beloit, WI 53511

First Premier Bank P.O. Box 5147 Sioux Falls, SD 57117

Homecomings Financial 1503 Portland Ave. Beloit, WI 53511

HSBC Bank P.O. Box 97280 Portland, OR 97280 Mercy Health System P.O. Box 8188 Janesville, WI 53547

Mercy Health System P.O. Box 5003 Janesville, WI 53547

National Enterprise Systems 29125 Solon Road Solon, OH 44139

National Quik Cash 2228 Humes Rd. Ste. 2 Janesville, WI 53545

NCO Financial Systems 507 Prudential Road Horshan, PA 19044

Rock County Treasurer P.O. Box 1975 Janesville, WI 53547

Sears Premier Card P.O. Box 183081 Columbus, OH 43218

Security Finance Corp. Of Wisconsin 28 State Street, Unit B Beloit, WI 53511

The Cash Store 321 State Street Beloit, WI 53511 United Credit Service Inc. 15 N. Lincoln Street Elkhorn, WI 53121

Verizon Wireless P.O. Box 1850 Folsom, CA 95763

Wells Fargo Financial Bank P.O. Box 98751 Las Vegas, NV 89193